

HOMETOWN BANCORP OF ALABAMA, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3451603	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$295	\$304	3.1%		
Loans	\$153	\$169	10.6%		
Construction & development	\$13	\$10	-19.6%		
Closed-end 1-4 family residential	\$59	\$73	22.2%		
Home equity	\$3	\$3	5.2%		
Credit card	\$0	\$0			
Other consumer	\$13	\$13	-3.7%		
Commercial & Industrial	\$15	\$14	-6.0%		
Commercial real estate	\$31	\$32	4.5%		
Unused commitments	\$17	\$17	3.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$29	\$21	-25.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$81	\$91	12.0%		
Cash & balances due	\$23	\$9	-59.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$263	\$274	4.2%		
Deposits	\$252	\$263	4.3%		
Total other borrowings	\$10	\$10	0.0%		
FHLB advances	\$10	\$10	0.0%		
Equity					
Equity capital at quarter end	\$32	\$30	-5.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	11.0%	--		
Tier 1 risk based capital ratio	16.7%	18.1%	--		
Total risk based capital ratio	17.9%	19.3%	--		
Return on equity <sup>1</sup>	13.9%	16.6%	--		
Return on assets <sup>1</sup>	1.5%	1.6%	--		
Net interest margin <sup>1</sup>	3.9%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	68.1%	67.0%	--		
Loss provision to net charge-offs (qtr)	0.9%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	1.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	3.2%	2.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.2%	0.4%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	0.7%	0.2%	0.1%	--
Commercial & Industrial	12.6%	11.1%	0.0%	0.2%	--
Commercial real estate	8.3%	3.6%	0.0%	1.5%	--
Total loans	3.4%	2.0%	0.2%	0.3%	